10043247 search
REMITTANCE PAYMENT PROCESSING WITH ACCOUNT SCHEMING AND/OR
VALIDATION

Section 1: inventors search
Section 2: subject search
Section 3: best results

Best results are highlighted in yellow and copied to section 3
Other points of interest highlighted in blue
This application and prior versions highlighted in Green

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Section 1:

Inventors search; patent literature

Set	Items	Description
S1	114	S AU=(GARRISON, D? OR GARRISON D? OR GARRISON(2N)DAVID)
S2	21	S AU=(KIGHT, P? OR KIGHT P? OR KIGHT(2N)PATRICIA)
S3	54	S AU=(PERKINS, B? OR PERKINS B? OR PERKINS(2N)BRAD)
S4	520	S AU=(WARD, C? OR WARD C? OR WARD(2N)CHERYL)
S5	177	S AU=(LAWSON, M? OR LAWSON M? OR LAWSON(2N)MARY)
S6	13	S AU=(KERIN, A? OR KERIN A? OR KERIN(2N)AMY)
S7	4	S S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	4	IDPAT (sorted in duplicate/non-duplicate order)
S9	4	IDPAT (primary/non-duplicate records only)
S10	875	S S1 OR S2 OR S3 OR S4 OR S5 OR S6
S11	47	S S10 AND (PAYMENT?)
S12	13	S S11 AND IC=G06F-017/60
S13	12	S S12 NOT S9
S14	12	IDPAT (sorted in duplicate/non-duplicate order)
S15	12	IDPAT (primary/non-duplicate records only)
S16	7	S S15 AND ACCOUNT

; show files

[File 350] Derwent WPIX 1963-2008/UD=200841

[File 347] JAPIO Dec 1976-2007/Dec(Updated 080328)

[File 348] EUROPEAN PATENTS 1978-2007/ 200826

[File 349] PCT FULLTEXT 1979-2008/UB=20080626|UT=20080619

===
9/5/1 (Item 1 from file: 350) Links
Derwent WPIX

0017142096 & & *Drawing available*
WPI Acc no: 2007-857044/200779
Related WPI Acc No: 2003-016295
XRPX Acc No: N2007-680586
Computer implemented method for payment remittance processing, involves directing payment based on second payee records if stored payee zip code in second payee record correspond to identified eleven digit zip code
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; WARD C L

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7296004	B1	20071113	US 1997994047	A	19971219	200779	B

Alerting Abstract US B1
NOVELTY - The method involves directing payment in accordance with first payee records if stored payee name information and payee address information correspond to the received payee name and address information. The received payee address information is processed to identify an eleven-digit zip code if none of the payee records include stored payee name and address information corresponding to received payee name and address information. Payment is directed based on second payee records if stored payee zip code in second payee record correspond to identified zip code.
USE - For payment remittance processing. For use in an electronic bill payment system with merchant identification.
ADVANTAGE - Provides a bill payment system capable of receiving bill payment data on behalf of consumers or corporate users via electronic manner and automatically paying their bills to merchants, and handling incorrectly entered bill payment data. Enables correctly identifying a merchant record based on received information which may include erroneous data. Enables furnishing payment information, including a payer's account number with a merchant, in a format acceptable to a particular merchant accounting system. Enables validating a consumer's account number with a merchant and ensuring payments are remitted to proper remittance center.

 9/5/2 (Item 2 from file: 350) Links
Derwent WPIX
0014097558 & & *Drawing available*
WPI Acc no: 2004-281300/200426
XRPX Acc No: N2004-222955
Computer implemented remittance payment method involves processing received account number of consumers using validation rule to select payment remittance center and to generate signal directing payment to selected center
Patent Assignee: GARRISON D L (GARR-I); KERIN A L (KERI-I); KIGHT P A (KIGH-I); LAWSON M E (LAWS-I); PERKINS B (PERK-I); WARD C L (WARD-I)
Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; WARD C L

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040049457	A1	20040311	US 1997994363	A	19971219	200426	B
			US 2003443864	A	20030523		

Alerting Abstract US A1
NOVELTY - A remittance payment processor (3) receives account number of the consumers (8) required to make payment to a payee (4). The processor processes the received account number using validation

rule indicating expected file value of account number to select a payment remittance center from several remittance center and to generate signal directing payment to the selected center.

USE - For performing remittance payment to department store, credit card company, phone company, through electronic bill payment system, of e-commerce.

ADVANTAGE - Bill payment to appropriate remittance center is ensured to reliably handling incorrectly entered bill payment data received from ensures.

9/5/3 (Item 3 from file: 350) Links
Derwent WPIX
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0012939647
WPI Acc no: 2003-016295/200301
Related WPI Acc No: 2007-857044
XRPX Acc No: N2003-012215
Computer implemented bill payment processing for electronic bill payment system, involves processing payor's payment information other than received zip code, to identify eleven digit zip code for payee
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; WARD C L

Patent Family (1 patents 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020111906	A1	20020815	US 1997094047	A	19971219	200301	B
			US 2002432347	A	20020114		

Alerting Abstract US A1

NOVELTY - A database including payee records is established. A payor's payment information other than a received zip code is processed to identify an eleven digit zip code for a payee. The database is accessed to locate a payee record corresponding to the identified eleven digit zip code.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Computer implemented process for ensuring the integrity of data;
2. Automated remittance processing system;
3. Article of manufacture comprising computer readable storage medium storing payment information processing program; and
4. Payment information processing system.

USE - For processing bill payment in electronic bill payment system.

ADVANTAGE - Provides a bill payment system capable of receiving bill payment data on behalf of consumer, and automatically paying their bills to merchants.

9/5/4 (Item 4 from file: 350) Links
Derwent WPIX
(c) 2008 The Thomson Corporation. All rights reserved.
0011145159 & & *Drawing available*
WPI Acc no: 2002-082058/200211
XRPX Acc No: N2002-061104
Account number altering method for electronic bill payment system, involves generating altered account number including portion of payer's name, address and zip code

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
Patent Family (1 patents, 1 & countries)							
US 6327577	B1	20011204	US 19979940.16	A	19971219	200211	B

Alerting Abstract US B1
NOVELTY - An account number of a payer (8) is received. The received account number is altered based on the alteration rules stored corresponding to payee's account number format, to produce and altered account number that includes a portion of payer's name, address and zip code.
USE - For altering account number related with payment remittance in electronic bill payment system used in banks, department stores, phone company, credit card company, etc.
ADVANTAGE - Enables retrieving correct bill payment data and validity payer's account number with respective alteration rules of the payee's account number format.

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16/5/1 (Item 1 from file: 350) Links
Derwent WPIX
(c) 2008 The Thomson Corporation. All rights reserved.
0015267149 && *Drawing available*
WPI Acc no: 2005-617248/200563
Related WPI Acc No: 2005-589399; 2007-149386
XRPX Acc No: N2005-506641
Electronic payment service providing method, involves receiving service provider request to direct payment to payee on behalf of payor, and transmitting payment information, associated with received payment, to credit card issuer
Patent Assignee: KIGHT P J (KIGH-I); KOZEE C W (KOZE-I); MCCOY R A (MCCO-I); TORGERSON D E (TORG-I)
Inventor: KIGHT P J; KOZEE C W; MCCOY R A; TORGERSON D E

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
Patent Family (1 patents, 1 & countries)							
US 20050192901	A1	20050901	US 2003608419	A	20030630	200563	B
			US 2005118469	A	20050502		

Alerting Abstract US A1
NOVELTY - The method involves receiving a request for a service provider to direct a payment to payee on behalf of a payer. Payment information associated with the request is sent from the provider to a credit card issuer via a credit card network. Funds are received from the issuer based on the information. Delivery of the funds in an identified payment amount is directed to the payee to complete the payment on behalf of payer.
DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for directing a payment comprising a communication interface to receive a request for a payment service provider.
USE - Used for providing electronic payment service through an electronic user interface e.g. automated telephone system interface, web-based interface, PC application- based interface, personal digital assistant-based interface, television/set-top box-based interface and mobile phone-based interface.
ADVANTAGE - The method increases the number of credit card payments and enables to achieve the service provider acting as both a gateway to a credit card network and a master merchant.

16/5/2 (Item 2 from file: 350) Links
Derwent WPIX
0014171144 & & *Drawing available*
WPI Acc no: 2004-356299/200433
XRPX Acc No: N2004-284868
Financial instrument usage authority verification method e.g. for credit card, involves accepting use of financial instrument if attributes of transaction initiated by request are coincided with stored attributes
Patent Assignee: MAGERS J G (MAGE-I); MCCOY R A (MCCO-I); WARD C L (WARD-I)
Inventor: MAGERS J G; MCCOY R A; WARD C L

<div align="center">Patent Family (1 patents, 1 & countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040088243	A1	20040506	US 2002284449	A	20021031	200433	B

Alerting Abstract US A1
NOVELTY - The attributes and a single value representing function of attributes of transactions initiated using financial instrument identified by customer are stored. The use of financial instrument is accepted by the customer if the attributes of other transaction initiated by the customer request are coincided with the stored attributes and single value.
DESCRIPTION - An INDEPENDENT CLAIM is also included for authority verifying system.
USE - For verifying authority of customer for using financial instrument e.g. credit card, debit card, deposit account and credit account maintained at financial institution such as bank brokerage firm and credit/debit card issuer for providing electronic commerce service such as customer-initiated electronic bill payment, automatic electronic bill payment, person-to-person electronic payment, e-mail payment and payment-on-delivery electronic payment.
ADVANTAGE - The usage of financial instrument is confirmed effectively.

16/5/3 (Item 3 from file: 350) Links
Derwent WPIX
0012737667
WPI Acc no: 2002-590279/200263
Related WPI Acc No: 2003-015749; 2003-119565
XRPX Acc No: N2002-468503
Monetary gift payment method in e-commerce transaction, involves crediting funds equal to monetary gift amount, to deposit account associated with recipient, after transmission of e-card to recipient
Patent Assignee: GANESAN R (GANE-I); KIGHT P (KIGH-I); RENSHAW T S (RENS-I)
Inventor: GANESAN R; KIGHT P; RENSHAW T S

<div align="center">Patent Family (1 patents, 1 & countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020087427	A1	20020704	US 2000749596	A	20001228	200263	B
			US 2001849979	A	20010508		

Alerting Abstract US A1
NOVELTY - A monetary gift making request and an input associated with e-card for a recipient, are received from a user through an Internet. The e-card with monetary gift notification is generated by processing the request and the input, and is transmitted to the recipient. The funds equal to the monetary gift amount are credited to a deposit account associated with the recipient.

USE - For paying monetary gift in e-commerce transaction.
ADVANTAGE - Since the funds are credited, the recipient does not need to perform any action to receive the funds. Protects the provider of a payment service from financial risk, by the provision of efficient and timely processing of the payment request and thereby provides awareness about the delivery status of the goods and performance status of services to the purchaser.

16/5/4 (Item 4 from file: 350) Links
Derwent WPIX
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0006266833 & & *Drawing available*
WPI Acc no: 1993-058962/199307
Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-239126; 2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940; 2002-499393; 2003-090404; 2003-353507
XRPX Acc No: N1993-044906
Computer system for bill payment at consumer instruction - includes access device used by consumer to access computer system from remote location, with bill payment made at consumer's instructions
Patent Assignee: CHECKFREE CORP (CHEC-N); JOHNSON M A (JOHN-I); KIGHT P (KIGH-I); KIGHT P J (KIGH-I); KITCHEN W (KITC-I); KITCHEN W C (KITC-I)
Inventor: CHRISTENSON T K; COOK K; JOHNSON M A; KIGHT P; KIGHT P J; KITCHEN W; KITCHEN W C; LACH R; LACK R; POINTER P

<div align="center">Patent Family (19 patents, 17 & countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1993002422	A1	19930204	WO 1992US5774	A	19920708	199307	B
AU 199224285	A	19930223	AU 199224285	A	19920708	199324	E
US 5383113	A	19950117	US 1991736071	A	19910725	199509	E
US 5873072	A	19990216	US 1991736071	A	19910725	199914	E
			US 1995372620	A	19950113		
US 20010044776	A1	20011122	US 1991736071	A	19910725	200176	E
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
			US 2001877192	A	20010611		
US 20020062282	A1	20020523	US 1991736071	A	19910725	200239	E
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
			US 200125897	A	20011226		
US 20020065773	A1	20020530	US 1991736071	A	19910725	200240	E
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
			US 2001999903	A	20011226		
US 20040064407	A1	20040401	US 1991736071	A	19910725	200425	E
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608413	A	20031124		
US 20040064408	A1	20040401	US 1991736071	A	19910725	200425	E
			US 1995372620	A	19950113		

			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608414	A	20031124		
US 20040064409	A1	20040401	US 1991736071	A	19910725	200425	E
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608433	A	20030630		
US 20040064410	A1	20040401	US 1991736071	A	19910725	200425	E
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608439	A	20030630		
US 20040078329	A1	20040422	US 1991736071	A	19910725	200428	E
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608548	A	20031201		
US 20040083167	A1	20040429	US 1991736071	A	19910725	200429	E
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
			US 2003608420	A	20030630		
US 20040083171	A1	20040429	US 1991736071	A	19910725	200429	E
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
			US 2003697288	A	20031031		
US 20040093305	A1	20040513	US 1991736071	A	19910725	200432	E
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
			US 2003697114	A	20031031		
US 7107244	B2	20060912	US 1991736071	A	19910725	200660	E
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
			US 2001877192	A	20010611		
US 7213003	B1	20070501	US 1991736071	A	19910725	200730	E
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
			US 2000542109	A	20000331		
US 7240031	B1	20070703	US 1991736071	A	19910725	200746	E
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
			US 2000540011	A	20000331		

US 7383226	B2	20080603	US 199834561	A	19980303	200839	NCE
			US 2001795314	A	20010301		
			US 2003608548	A	20031201		

Alerting Abstract WO A1

The computer system includes an input device for inputting consumer's information into the computer system which relates to the consumer's financial institution and billing entities to be paid, and memory stores for storing the information, and for defining and storing mathematical interrelationships relating to the information.

The computer system further includes an access device used by the consumer to electonically access the system from a remote location and instruct a sefvice provider to pay the consumer's bills. A control mechanism is provided for enabling the service provider to make payment to the billing entities.

ADVANTAGE - More efficient and cost-effective.

16/5/5 (Item 1 from file: 348) <u>Links</u>

EUROPEAN PATENTS

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01973998

Matching consumers with billers having bills available for electronic presentment

Verknupfen von Endverbraucher mit Rechnungssteller mit verfugbaren Rechnungen fur elektronische Darstellung

Association de consommateurs avec des creanciers ayant des factures pretes pour le paiement automatique

Patent Assignee:

- CheckFree Corporation; (2907040)
    4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
    (Applicant designated States: all)

Inventor:

- Ward, Cheryl L.
    5285 Bressler Drive; Hilliard OH 43026; (US)
- Stratton, Richard A.
    6312 Andrews Drive West; Westerville OH 43082; (US)
- Kozee, Casey W.
    1041 Eagles Ridge Court; Lawrenceville GA 30043; (US)
- McMichael, Jr., William R.
    5140 Apple Grove Court; Cummings GA 30040; (US)

	Country	Number	Kind	Date	
Patent	EP	1591935	A1	20051102	(Basic)
Application	EP	2004010336		20040430	

International Patent Class (V7): G06F-017/60; G07F-019/00Abstract EP 1591935 A1

A technique for identifying electronic billers of a consumer whose bills are available by electronic presentment is provided. A request to identify electronic billers of the consumer is received. This request includes information that identifies the consumer, but excludes any information identifying any biller, electronic or not, of the consumer. From this information that does not identify any biller of the consumer, one more candidate electronic billers of the consumer are identified. Then, a positive determination is made that at least one of these candidate electronic billers is definitely an electronic biller of the

consumer. Thus, electronic billers of the consumer are identified without the consumer identifying any biller.

16/5/6 (Item 2 from file: 348) Links
01973997
Identifying candidate billers or payees of a payor
Identifizierung von Rechnungsanwarter oder von Zahlungsempfanger eines Zahlungspflichtigen
Identification des creanciers ou des destinataires de paiement d'un debiteur
Patent Assignee:

- CheckFree Corporation; (2907040)
    4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
    (Applicant designated States: all)

Inventor:

- Ward, Cheryl L.
    5285 Bressler Drive; Hilliard OH 43026; (US)
- Stratton, Richard A.
    6312 Andrews Drive West; Westerville OH 43082; (US)
- Dreyer, Hans D.
    495 Howland Drive; Gahanna OH 43230; (US)
- McCoy, Randal A.
    1032 Moores Walk Lane; Suwanee GA 30024; (US)

	Country	Number	Kind	Date	
Patent	EP	1591934	A1	20051102	(Basic)
Application	EP	2004010334		20040430	

International Patent Class (V7): G06F-017/60; G07F-019/00Abstract EP 1591934 A1

A technique for identifying a payees and billers to be paid by an electronic commerce service provider on behalf of a consumer is provided. An electronic commerce service provider receives information identifying a consumer. The consumer identifying information does not identify any payee or biller. The electronic commerce service provider identifies one or more candidate payees by accessing at least one of credit report information, geographic information, industry classification information, and socio-demographic information. The service provider then presents identified candidate payees to the consumer.

16/5/7 (Item 3 from file: 348) Links
01170108
Technique for conducting secure transactions over a network
Technik zum Durchfuhren von gesicherten Transaktionen uber ein Netzwerk
Technique pour effectuer des transactions securisees sur un reseau
Patent Assignee:

- CheckFree Corporation; (2907040)
    4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
    (Applicant designated States: all)

Inventor:

- Ganesan, Ravi
    5240 Blue Yarrow Run; Norcross, GA 30092; (US)
- Ganesan, Karuna
    5240 Blue Yarrow Run; Norcross, GA 30092; (US)
- Kight, Peter
    9300 Chandler Bluff; Alpharetta, GA 30022; (US)

	Country	Number	Kind	Date	
Patent	EP	1020824	A2	20000719	(Basic)
	EP	1020824	A3	20001220	
Application	EP	99124674		19991210	
Priorities	US	208998		19981211	

Inventors search; non patent literature

```
Set   Items   Description
S1     194   S AU=(GARRISON, D? OR GARRISON D? OR GARRISON(2N)DAVID)
S2       8   S AU=(KIGHT, P? OR KIGHT P? OR KIGHT(2N)PATRICIA)
S3     604   S AU=(PERKINS, B? OR PERKINS B? OR PERKINS(2N)BRAD)
S4    4580   S AU=(WARD, C? OR WARD C? OR WARD(2N)CHERYL)
S5    1611   S AU=(LAWSON, M? OR LAWSON M? OR LAWSON(2N)MARY)
S6       7   S AU=(KERIN, A? OR KERIN A? OR KERIN(2N)AMY)
S7       0   S S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8    7003   S S1 OR S2 OR S3 OR S4 OR S5 OR S6
S9       9   S S8 AND (PAYMENT? AND ACCOUNT? ?)
S10      8   RD  (unique items)
 ; show files
```

[File 583] Gale Group Globalbase(TM) 1986-2002/Dec 13
File 583: This file is no longer updating as of 12-13-2002.

[File 139] EconLit 1969-2008/Jun

[File 20] Dialog Global Reporter 1997-2008/Jun 29

[File 15] ABI/Inform(R) 1971-2008/Jun 30

[File 610] Business Wire 1999-2008/Jul 01
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 810] Business Wire 1986-1999/Feb 28

[File 613] PR Newswire 1999-2008/Jul 01
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 813] PR Newswire 1987-1999/Apr 30

[File 634] San Jose Mercury Jun 1985-2008/Jun 29

[File 624] McGraw-Hill Publications 1985-2008/Jun 30
File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

[File 9] Business & Industry(R) Jul/1994-2008/Jun 30

[File 275] Gale Group Computer DB(TM) 1983-2008/Jun 24

[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Jun 11

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Jun 25

[File 16] Gale Group PROMT(R) 1990-2008/Jun 25
File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 160] Gale Group PROMT(R) 1972-1989

==
10/3,K/1 (Item 1 from file: 139) Links
 EconLit
682084
Title: Real Estate Rental Payments: Application of Stock-Inventory Modeling
Author: McCann, Philip; Ward, Charles
Author Affiliation: U Reading; U Reading
Journal Name: Journal of Real Estate Finance and Economics ,
Journal Volume & Issue: 28 2-3 ,
Pages: 273-92
Publication Date: 2004
Language: English
Availability: http://www.springerlink.com/link.asp?id=102945
DOI: doi:10.1023/B:REAL.0000011157.78122.6c
ISSN: 0895-5638
Document Type: Journal Article
Abstract Indicator: Abstract
Title: Real Estate Rental Payments: Application of Stock-Inventory Modeling
Author: McCann, Philip; Ward, Charles
Abstract: This paper analyzes the rental term structure taking into account the opportunity costs faced by
the tenant for varying lease lengths. The analysis involves the...
TEXT:

10/3,K/2 (Item 1 from file: 15) Links
ABI/Inform(R)

02730023   636771051
Risk/Reward Contracts: Laying the Foundations
Perkins, Bart
Computerworld v38n19 pp: 37 May 10, 2004
ISSN: 0010-4841 Journal Code: COW
Perkins, Bart
Text:

...contract will depend on it. These measures form the basis for determining whether additional financial
payments are warranted.

 10/3,K/3 (Item 2 from file: 15) <u>Links</u>
ABI/Inform(R)
02581897   341407871
Continental shift? An analysis of convergence trends in European real estate equities
Lizieri, Colin; McAllister, Patrick; Ward, Charles
Journal of Real Estate Research v25n1 pp: 1-21
Jan-Mar 2003
ISSN: 0896-5803 Journal Code: JRR
...Ward, Charles
Text:

...the convergence hypothesis holds and results in a reduction in country
effects on corporate dividend payments.

 10/3,K/4 (Item 3 from file: 15) <u>Links</u>
ABI/Inform(R)
02360872   119557795
More isn't better
Perkins, Bart
Computerworld v36n20 pp: 33 May 13, 2002
ISSN: 0010-4841 Journal Code: COW
Perkins, Bart
Text:

...Each product must be installed, upgraded and maintained. Users and
technical staff must be trained.

 10/3,K/5 (Item 1 from file: 275) <u>Links</u>
Gale Group Computer DB(TM)
02792968   Supplier Number: 117253285 (Use Format 7 Or 9 For FULL TEXT)
Risk/reward contracts: laying the foundations.(Management)
Perkins, Bart
Computerworld , 38 , 19 , 37(1) May 10 , 2004
ISSN: 0010-4841
Language: English   Record Type: Fulltext
Perkins, Bart

...contract will depend on it. These measures form the basis for
determining whether additional financial payments are warranted.

10/3,K/6 (Item 2 from file: 275) Links
Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rights reserved.
01302097   Supplier Number: 07742343 (Use Format 7 Or 9 For FULL TEXT)
" Send check." (CheckFree electronic funds transfer service)
Kight, Peter
Soft-Letter , v7 , n1 , p2(2) May 15 , 1989
ISSN: 0882-3499
Language: ENGLISH   Record Type: FULLTEXT
Kight, Peter

...nationwide banking network. instead of writing and mailing paper checks, checkFree users can simply
zap payments straight into a creditor's bank account. "it's exactly the same system Citicorp uses to move
billions of dollars around the...

10/3,K/7 (Item 1 from file: 16) Links
Gale Group PROMT(R)
(c) 2008 The Gale Group. All rights reserved.
11288535   Supplier Number: 118457118 (USE FORMAT 7 FOR FULLTEXT)
Pay By Touch Selects TBWA\Chiat\Day.(TBWA Chiat/Day Inc.)(advertising contracts)(Brief
Article)
Ward, Celeste
ADWEEK Western Edition , p NA June 11 , 2004
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal ; Trade
Ward, Celeste

10/3,K/8 (Item 1 from file: 148) Links
Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rights reserved.
15778892   Supplier Number: 99513583 (USE FORMAT 7 OR 9 FOR FULL TEXT)
More isn't better. (Business).(suppliers)
Perkins, Bart
Computerworld , 36 , 20 , 33(1) May 13 , 2002
ISSN: 0010-4841
Language: English
Record Type: Fulltext
Perkins, Bart
...Each product must be installed, upgraded and maintained. Users and
technical staff must be trained.

Section 2:
Subject Search; patent literature; abstracts/bibliographic

Set   Items   Description
S1   419 S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR
MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM?
OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR
REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR
LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR
CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR
CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR
AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR
CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR
VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR
FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   313 S S1 AND (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL?
OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR
ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR
ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR
WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR
SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR
CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR
WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR
ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER
OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR
COMPUTING OR SYSTEM OR SYSTEMS)
S3   39 S S2 AND ((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR
PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR
PAYMENT OR PAYMENTS)
S4   16 S S3 AND IC=G06F?
S5   16 IDPAT (sorted in duplicate/non-duplicate order)
S6   16 IDPAT (primary/non-duplicate records only)
S7   6 S S6 NOT AD=19980101:20040701
S8   6 S S7 NOT AD=20040701:20080701
S9   20 S S1 (S)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS
OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR
PAYMENTS)
S10   15 S S9 NOT S8
S11   3 S S10 AND IC=G06F-017/60
S12   0 S S11 NOT AD=1998:2008
 ; show files
[File 350] Derwent WPIX 1963-2008/UD=200841
(c) 2008 The Thomson Corporation. All rights reserved.

[File 347] J APIO Dec 1976-2007/Dec(Updated 080328)
(c) 2008 JPO & JAPIO. All rights reserved.

==
8/5/1 (Item 1 from file: 350) Links
 Derwent WPIX

0011145159 & & *Drawing available*
WPI Acc no: 2002-082058/200211
XRPX Acc No: N2002-061104
Account number altering method for electronic bill payment system, involves generating altered account number including portion of payer's name, address and zip code
Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)
Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; WARD C L

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6327577	B1	20011204	US 1997994046	A	19971219	200211	B

Alerting Abstract US B1
NOVELTY - An account number of a payer (8) is received. The received account number is altered based on the alteration rules stored corresponding to payee's account number format, to produce and altered account number that includes a portion of payer's name, address and zip code.
DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

5. Account number altering system;
6. Article of manufacture comprising computer readable storage medium for storing program instructions of transforming the account number into an altered account number;
7. Payment information processing system

USE - For altering account number related with payment remittance in electronic bill payment system used in banks, department stores, phone company, credit card company, etc.
ADVANTAGE - Enables retrieving correct bill payment data and validity payer's account number with respective alteration rules of the payee's account number format.

[DATE??????]

8/5/2 (Item 2 from file: 350) Links
Derwent WPIX
0009110990 & & *Drawing available*
WPI Acc no: 1999-030677/199903
XRPX Acc No: N1999-023757
Payment system used in communication sale - includes transfer unit which transfers amount equivalent to goods price to account of company after conforming account number of customer who established goods transactions with company
Patent Assignee: SANWA GINKO KK (SANW-N)
Inventor: FUNAHASHI T; NAKAMURA Y; TOKITA K

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10293799	A	19981104	JP 1997102895	A	19970421	199903	B

Alerting Abstract JP A
The system performs a payment when goods transactions exists between a customer of a financial institution and a predetermined company by transferring the amount equivalent to the goods price from the account of customer to the account of the company. The customer has a transmitting unit to transmit

customer identification information in order to perform the identification of the customer. A forwarding unit forwards the customer's call to the financial institution.

The financial institution compares the received firm identification information and the account number of the company and when they are matched it is stored. The received customer identification information and the customer's account number are compared. After conforming the corresponding account number of the customer, transfers the amount equivalent to the goods price to the account of the company, by a transfer unit.

ADVANTAGE - Settles price payment for goods safely. Eliminates payment by credit card. Enables settlement by cash for persons who expects cash payment.

8/5/3 (Item 3 from file: 350) Links
Derwent WPIX

0008577813 && & *Drawing available*
WPI Acc no: 1998-112534/199811
XRPX Acc No: N1998-090195

Charging system for use and alteration of information from multimedia network - has checking system in user terminal that has money equivalents, and checks that user has sufficient funds for intended usage

Patent Assignee: CANON KK (CANO); IWAMURA K (IWAM-I)
Inventor: IWAMURA K

Patent Family (9 patents, 21 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 823820	A2	19980211	EP 1997305874	A	19970804	199811	B
AU 199733246	A	19980212	AU 199733246	A	19970805	199814	E
JP 10049584	A	19980220	JP 1996205952	A	19960805	199818	E
CA 2212027	A	19980205	CA 2212027	A	19970801	199828	E
AU 701005	B	19990121	AU 199733246	A	19970805	199915	E
US 20020161716	A1	20021031	US 1997905397	A	19970804	200274	E
CA 2212027	C	20021015	CA 2212027	A	19970801	200282	E
EP 823820	B1	20031022	EP 1997305874	A	19970804	200373	E
DE 69725663	E	20031127	DE 69725663	A	19970804	200403	E
			EP 1997305874	A	19970804		

Alerting Abstract EP A2

The system has a reception arrangement for receiving the multimedia information, and alteration information inherent to the multimedia information, via the multimedia network. There is a manipulation section for manipulating the money information in a medium that records the money information.

A checking arrangement is provided, which is based on the alteration information and the money information, if the multimedia information received by the reception arrangement can be altered. The checking arrangement preferably determines that the multimedia information can be altered, and outputs a licensing agreement term and fee information associated with the alteration and the usage.

USE - Allows used to retrieve information from Internet and pay for intended usage.

ADVANTAGE - Handles both use and alteration of information and does not require user to be registered with information provider.

8/5/4 (Item 4 from file: 350) Links
Derwent WPIX

0006204059
WPI Acc no: 1992-300246/199236
XRPX Acc No: N1992-229913
Non-contacting financial transaction system - transmits information unique to user to receiver for validity verification and financial transaction processing
Patent Assignee: INT TRANSACT SYSTEMS LTD (ITTR-N); INT TRANSACT SYSTEMS MANAGEMENT LTD (ITTR-N); TAIT E M (TAIT-I); TAIT R A R (TAIT-I)
Inventor: TAIT E M; TAIT R A; TAIT R A R

<div align="center">Patent Family (10 patents, 19 & countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1992014222	A1	19920820	WO 1992GB181	A	19920131	199236	B
AU 199211847	A	19920907	AU 199211847	A	19920131	199249	E
			WO 1992GB181	A	19920131		
EP 573438	A1	19931215	EP 1992903628	A	19920131	199350	E
			WO 1992GB181	A	19920131		
JP 6505104	W	19940609	JP 1992503584	A	19920131	199427	E
			WO 1992GB181	A	19920131		
US 5550358	A	19960827	WO 1992GB181	A	19920131	199640	E
			US 199394182	A	19930802		
			US 1995392023	A	19950221		
AU 677161	B	19970417	AU 199211847	A	19920131	199723	E
EP 573438	B1	19980520	EP 1992903628	A	19920131	199824	E
			WO 1992GB181	A	19920131		
DE 69225587	E	19980625	DE 69225587	A	19920131	199831	E
			EP 1992903628	A	19920131		
			WO 1992GB181	A	19920131		
ES 2118810	T3	19981001	EP 1992903628	A	19920131	199848	E
CA 2101858	C	20020924	CA 2101858	A	19920131	200271	E
			WO 1992GB181	A	19920131		

Alerting Abstract WO A1
The transaction system includes a hand-held transmitter (10) which contains a user's code and has a keypad (17) for the insertion of a personal identification number (PIN) code. A check is made of the PIN code prior to transmission of data. A receiver (12) is coupled via a transmission line to a local system where the user's code and PIN code together with details of a purchase received from the vendor, are registered against the user's number for subsequent billing.
Security measures are incorporated to minimise fraud, including changing of account details and the secret transmission of stored personal information displayed at the receiver for personal verification.
USE/ADVANTAGE - For cashless financial transactions. Minimises fraud. Non-contact payment system where credit cards are unacceptable.

 8/5/5 (Item 5 from file: 350) Links
Derwent WPIX
0002561653
WPI Acc no: 1982-K5513E/198232
Security system for electronic monetary transfer appts. - has subscriber-owned portable storage

units with test-numbers and transaction recorder
Patent Assignee: HALPERN J W (HALP-I); PAPERLESS ACCOUNTIN (PAPE-N); WARD W (WARD-I)
Inventor: HALPERN J W

Patent Family (5 patents, 13 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2092344	A	19820811	GB 19812801	A	19810130	198232	B
EP 57603	A	19820811	EP 1982300494	A	19820129	198233	E
AU 198286231	A	19840126	AU 198286231	A	19820720	198411	NCE
CA 1194570	A	19851001	CA 408145	A	19820727	198544	NCE
GB 2092344	B	19851218				198551	E

Alerting Abstract GB A
The system comprises portable data carriers, transaction terminals and a self-contained portable storage unit for storing security test numbers and a list of transaction events data obtained from the transaction terminal. A computer unit has data storage space for receiving transaction event data from the storage units and imparts new test numbers to the units. Security test numbers are defined and electrically passed on to the computer via communication lines.
Pref. all the parts of the system each have reactive coupling links and the portable storage unit incorporates a store for several test numbers, one of which is selected by a reference address transmitted by a portable data carrier.

 8/5/6 (Item 1 from file: 347) Links
JAPIO
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03602187 **Image available**
FINANCING AUTOMATIZING APPARATUS
Pub. No.: 03-265087 [JP 3265087 A]
Published: November 26, 1991 (19911126)
Inventor: YAMADA TAKAHIRO
Applicant: OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
Application No.: 02-062517 [JP 9062517]
Filed: March 15, 1990 (19900315)
International Class: [5] G07D-009/00; G06F-015/30; G06F-015/30
JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO Keyword: R087 (PRECISION MACHINES -- Automatic Banking)
Journal: Section: P, Section No. 1316, Vol. 16, No. 75, Pg. 100, February 24, 1992 (19920224)
ABSTRACT
PURPOSE: To obtain the financing automatizing apparatus which does not necessitate a notified seal and scarcely generates a waiting time by constituting the apparatus so that a customer can execute an address change procedure in accordance with the guidance displayed on an indicator of an automatic catch depositing/paying machine.
CONSTITUTION: A customer who executes an address change procedure goes to a branch office of a certain bank with a bankbook (or an ID card). In an automatic cash depositing/paying machine (ATM), an address change is selected by a transaction selecting screen, and the card is inserted in accordance with a display guidance sen tence. A reading means 17 reads an account number and an account opening office number, and a second transaction selecting means 31 displays an address change processing screen on an

indicator 2. Subsequently, a zip code input means 33 displays a zip code input guidance sentence, and when it is inputted from an operating means 11, an address containing a prefectural name corresponding to the zip code is displayed. Next, an address input means 34 inputs a county/ward/city/town/village name. The address displayed by the means 33, 34 is printed as address change data together with the account number and the account opening office number read by the means 17 or output to business processing center from a terminal controller.

Subject Search; patent literature: full text

Set   Items   Description
S1   864   S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM? OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   105   S S1 (5N) (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL? OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR COMPUTING OR SYSTEM OR SYSTEMS)
S3   6   S S2 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR PAYMENTS)
S4   3   S S3 AND IC=G06F?
S5   3   IDPAT (sorted in duplicate/non-duplicate order)
S6   3   IDPAT (primary/non-duplicate records only)
S7   14   S S1 (4N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR PAYMENTS)
S8   10   S S7 AND IC=G06F?
S9   2   S S8 NOT AD=1998:2008
S10   2   S S9 NOT S6
 ; show files

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6/5/1 (Item 1 from file: 348) Links
 EUROPEAN PATENTS
01796015
Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile
Patent Assignee:

8. MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD; (216884)
    1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
    (Applicant designated States: all)

Inventor:

9. Takayama, Hisashi
    5-6-12-104 Matsubara; Setagaya-ku Tokyo 156-0043; (JP)

	Country	Number	Kind	Date	
Patent	EP	1467300	A1	20041013	(Basic)
Application	EP	2004015278		19980813	
Priorities	JP	97230564		19970813	

International Patent Class (V7): G06F-017/60; H04Q-007/32; G07F-007/08Abstract EP 1467300 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

 6/5/2 (Item 2 from file: 348) Links
EUROPEAN PATENTS
01030324
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
Patent Assignee:

10. MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD; (216884)
    1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
    (Applicant designated States: all)

	Country	Number	Kind	Date	
Patent	EP	950968	A1	19991020	(Basic)
	WO	9909502		19990225	
Application	EP	98937807		19980813	
	WO	98JP3608		19980813	
Priorities	JP	97230564		19970813	

International Patent Class (V7): G06F-017/60Abstract EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

 6/5/3 (Item 3 from file: 349) Links
PCT FULLTEXT
00933152
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER
SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES
Patent Applicant/Patent Assignee:

11. THE CRAWFORD GROUP INC; 600 Corporate Park Drive, St. Louis, MO 63105
    US; US(Residence); US(Nationality)
    (For all designated states except: US)

12. et. al.

	Country	Number	Kind	Date
Patent	WO	200267175	A2	20020829
Application	WO	2001US51437		20011019
Priorities	US	2000694050		20001020

+++
10/5/1 (Item 1 from file: 348) Links
  Fulltext available through: Order File History
EUROPEAN PATENTS
02059858
Systems and methods for secure transaction management and electronic rights protection
System und Verfahren fur sichere Transaktionsverwaltung und elektronischen Rechteschutz
Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques
Patent Assignee:

13. Intertrust Technologies Corporation; (7330020)
    955 Stewart Drive; Sunnyvale, CA 94085-3913; (US)
    (Applicant designated States: all)

Inventor:

14. Ginter, Karl L.
    10404 43rd Avenue; Beitsville, MD 20705; (US)

15. Shear, Victor H.
    5203 Battery Lane; Bethesda, MD 20814; (US)

16. Spahn, Francis J.
    2410 Edwards Avenue; El Cerrito, CA 94530; (US)

17. Van Wie, David M.
    1250 Lakeside Drive; Sunnyvale, CA 94086; (US)

	Country	Number	Kind	Date	
Patent	EP	1662418	A2	20060531	(Basic)
	EP	1662418	A3	20060726	
Application	EP	2006075503		19960213	
Priorities	US	388107		19950213	

Abstract EP 1662418 A2

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

10/5/2 (Item 2 from file: 348) Links
02038564
Secure transaction management
Sicheres Transaktionsmanagement
Gestion de transactions securisees
Patent Assignee:

18. Intertrust Technologies Corp.; (2434323)
    955 Stewart Drive; Sunnyvale, CA 94085; (US)
    (Applicant designated States: all)

	Country	Number	Kind	Date	
Patent	EP	1643340	A2	20060405	(Basic)

	EP	1643340	A3	20060531	
Application	EP	2005077923		19960213	
Priorities	US	388107		19950213	

Abstract EP 1643340 A3

A method of and apparatus for assembling software elements to form a component assembly (690) are described. A record (808) containing information identifying the software elements (1000, 1100, 1200, 1202, 690) to be assembled to form the component assembly is accessed. At least some of the software elements (1000, 1100) identified by the record comprise executable program code and at least one of the software elements is a load module (1100) comprising executable program code and a header (804) having an execution space identifier identifying which of a number of different security levels is required of a component assembly execution space. The software elements identified by the record are assembled to form a component assembly (690) that may, in use, be loaded and executed when the level of security of the component assembly execution space matches the level of security identified by the execution space identifier.

Subject Search; non patent literature; abstracts/bibliographic

Set   Items   Description
S1   119   S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM? OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   54   S S1 AND (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL? OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR COMPUTING OR SYSTEM OR SYSTEMS)
S3   4   S S2 AND ((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR PAYMENTS)
S4   2   S S3 NOT PY>1997
S5   2   RD (unique items)

S6   5 S S1 (S)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS
OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR
PAYMENTS)
S7   3 S S6 NOT S5
S8   0 S S7 NOT PY>1997
; show files

===

5/3,K/1 (Item 1 from file: 2) Links
05626388
Title: Bankers weigh Fed's check clearing moves
Author Arend, M.
Journal: ABA Banking Journal   vol.86, no.1   p. 58, 61
Publication Date: Jan. 1994 Country of Publication: USA
CODEN: ABAJD5 ISSN: 0194-5947
Language: English
Abstract: ...check presentment (ECP). But one thing seemed certain: ultimately, every institution will be
forced to change to an electronic form of check processing in order to keep pace with the changes in
regulations, increased payment system risk, float reduction efforts, and productivity requirements.

5/3,K/2 (Item 1 from file: 583) Links
05979265
Smartone's international tour service
HONG KONG: COMPETITION BROUGHT BY C7 SYSTEM
Sing Tao Daily (XKL)   25 Apr 1994 p.B2

Language: CHINESE
HONG KONG: COMPETITION BROUGHT BY C7 SYSTEM
...Hong Kong, a spokesman from Smartone said that the company is now co-using a system with VODA-FONE to offer International Tour Service (translated name). Although Smartone did not use the C7 system to provide the service, the function and the development of International Tour Service through the existing system is not at all inferior to that of C7 system. The service allows subscribers to communicate even in Britain, Greece, Australia and Switzerland. Subscribers do not need to change handset, smart card or telephone number by using the international tour service. Previously, since Hongkong Telecom has failed to agree on the payment of C7 system with other GSM users, C7 system could not be used in the international tour service yet. Presently, Smartone has about 35...

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Subject Search; non patent literature; full text # 1

Set   Items Description
S1   703 S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM? OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   18 S S1 (5N) (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL? OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR COMPUTING OR SYSTEM OR SYSTEMS)
S3   1 S S2 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR PAYMENTS)
S4   0 S S3 NOT PY>1997
S5   14 S S1 (4N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR PAYMENTS)
S6   0 S S5 NOT PY>1997
 ; show files

Subject Search; non patent literature; full text # 2

Set   Items   Description
S1   360   S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR
MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM?
OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR
REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR
LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR
CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR
CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR
AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR
CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR
VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR
FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   18 S S1 (5N) (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL?
OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR
ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR
ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR
WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR
SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR
CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR
WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR
ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER
OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR
COMPUTING OR SYSTEM OR SYSTEMS)
S3   2 S S2 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS
OR PAYING OR COMPENSATING OR COMPENSATE OR PAYMENT OR
PAYMENTS)
S4   1 S S3 NOT PY>1997
S5   17 S S1 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR
PAYS OR PAYING OR COMPENSATING OR COMPENSATE OR COMPENSATE OR
PAYMENT OR PAYMENTS)
S6   8 S S5 NOT PY>1997
S7   7 S S6 NOT S4
S8   7 RD (unique items)

? show files

[File 613] PR Newswire 1999-2008/Jul 02
(c) 2008 PR Newswire Association Inc. All rights reserved.
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 813] PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] San Jose Mercury Jun 1985-2008/Jun 29
(c) 2008 San Jose Mercury News. All rights reserved.

[File 624] McGraw-Hill Publications 1985-2008/Jun 30
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.
File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

==
4/3,K/1 (Item 1 from file: 15) Links
ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rights reserved.
00708705   93-57926
Students register, pay fees by phone
Curtis, Ken
Communications News v30n5 pp: 27 May 1993
ISSN: 0010-3632 Journal Code: CNE
Text:

...the student a letter informing them of this fact. Students can then dial the registration system and either change the credit card number or select another payment option.
Students next press the letter A, a unique four-digit number for each class...

++
8/3,K/1 (Item 1 from file: 15) Links
ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rights reserved.
01175112   98-24507
Requirements for securing electronic data
Anonymous
TMA Journal v16n1 pp: 17 Jan/Feb 1996
ISSN: 1080-1162 Journal Code: JCG
Text:

...integrity of data down to the individual character level. Tests show that a single-digit change in a bank account number produced totally different MACs for a payment transaction. It is almost technically impossible for someone to produce a valid MAC for changed...

 8/3,K/2 (Item 2 from file: 15) Links
ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rights reserved.
01113097   97-62491

New controls needed for successful EDI transition
Jones, Gary; McNamara, Catherine
Corporate Cashflow   v16n11 pp: 38-42 Nov 1995
ISSN: 1040-0311 Journal Code: CFL
Text:

...contained in maintaining these files of bank account and ABA bank identification numbers.
In electronic payment processing, changing the bank account number automatically changes where the payment
goes. Additional security measures must be put in place to guard against fraud. Check-based...

 8/3,K/3 (Item 3 from file: 15) Links
ABI/Inform(R)
00926439   95-75831
PRP in the 1990s: A survey of 333 employers
Anonymous
Industrial Relations Review & Report   n568 pp: SS2-SS11 Sep 1994
ISSN: 0046-9246 Journal Code: RRR
Text:

...the level of profit for PRP purposes after each profit period, companies are allowed to adjust the gross
figures to take account of interest payments, corporation tax paid, employer's national insurance
contributions on the PRP paid and even the...

 8/3,K/4 (Item 4 from file: 15) Links
ABI/Inform(R)
00919162   95-68554
Credit card development strategies for the youth market: The use of conjoint analysis
Kara, Ali; Kaynak, Erdener; Kucukemiroglu, Orsay
International Journal of Bank Marketing   v12n6 pp: 30-36 1994
ISSN: 0265-2323 Journal Code: IJB
Text:

...VII.(Table VII omitted) However, if we keep all the factor levels the same for credit card number 1
but just change the type of payment from "deferred" to "all at once", the market share declined
significantly as we indicated earlier...

 8/3,K/5 (Item 5 from file: 15) Links
ABI/Inform(R)
00839537   94-88929
The joys of clinical trials: A case study of a multicenter pharmaceutical trial
Soronson, Bryan M; Shaw, Diana V
SRA Journal   v25n2 pp: 21-30 1994
ISSN: 1062-8142 Journal Code: SRA
Text:

...timely payment to each study site after the accrual period ended. (Figure 1 omitted) The payment
schedule was revised to account for the actual number of patients enrolled as well as dropouts at each

study site.
CONCLUSION: DOS AND DON...

8/3,K/6 (Item 6 from file: 15) Links
ABI/Inform(R)
00605332   92-20435
New ACH Regs Would Cut Costly Prenotes, Unauthorized Debits
Gage, Theodore Justin
Corporate Cashflow v13n4 pp: 11, 14 Apr 1992
ISSN: 1040-0311 Journal Code: CFL
Text:

...continue using prenotes, but they no longer would be required to do so.
Another NACHA change would expand the maximum number of payment addenda records from 4,990
to 9,999. While 4,990 may seem like a lot, Mr...

[Full text attached in separate file]

8/3,K/7 (Item 1 from file: 813) Links
PR Newswire
1197810   FLW00I
New E-Commerce Management Solution From ibill
Date: December 10, 1997   08:05 EST   Word Count: 725
Correction:

...customer service functions.
  Through ibill CMIs, Web administrators have the capability to track transactions via credit card
number, process refunds directly, modify payment options, and other transaction management
functions. All data is available for download in various formats...

Subject Search; non patent literature; full text # 3

Set   Items Description
S1   1093 S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR
MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM?
OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR
REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR
LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR
CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR
CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR
AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR
CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR
VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR
FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2   85 S S1 (5N) (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL?
OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR
ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR

ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR
WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR
SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR
CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR
WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR
ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER
OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR
COMPUTING OR SYSTEM OR SYSTEMS)
S3   12 S S2 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR
PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR
PAYMENT OR PAYMENTS)
S4   4 S S3 NOT PY>1997
S5   3 RD (unique items)
S6   64 S S1 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR
PAYS OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR
PAYMENT OR PAYMENTS)
S7   14 S S6 NOT PY>1997
S8   13 RD (unique items)
S9   11 S S8 NOT S5
 ; show files

[File 9] Business & Industry(R) Jul/1994-2008/Jun 30
(c) 2008 The Gale Group. All rights reserved.
*File 9: UD names have been reset to reflect currency. All data is present.

[File 275] Gale Group Computer DB(TM) 1983-2008/Jun 25
(c) 2008 The Gale Group. All rights reserved.

[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Jun 12
(c) 2008 The Gale Group. All rights reserved.

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Jun 25
(c) 2008 The Gale Group. All rights reserved.

[File 16] Gale Group PROMT(R) 1990-2008/Jun 25
(c) 2008 The Gale Group. All rights reserved.
*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 160] Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group. All rights reserved.

[File 148] Gale Group Trade & Industry DB 1976-2008/Jun 06
(c)2008 The Gale Group. All rights reserved.
*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

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 5/3,K/1 (Item 1 from file: 275) Links
Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rights reserved.
01604772   Supplier Number: 13945973 (Use Format 7 Or 9 For FULL TEXT)
Students register, pay fees by phone. (Metropolitan State College)
Curtis, Ken
Communications News , v30 , n5 , p27(1) May , 1993
ISSN: 0010-3632

Language: ENGLISH   Record Type: FULLTEXT; ABSTRACT
...the student a letter informing them of this fact. Students can then dial the registration system and either
change the credit card number or select another payment option.
    Students next press the letter A, a unique four-digit number for each class...

 5/3,K/2 (Item 1 from file: 16) <u>Links</u>
Gale Group PROMT(R)
(c) 2008 The Gale Group. All rights reserved.
02830365   Supplier Number: 43805661 (USE FORMAT 7 FOR FULLTEXT)
Students register, pay fees by phone
Communications News , p 27 May , 1993
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
...the student a letter informing them of this fact. Students can then dial the registration system and either
change the credit card number or select another payment option.
    Students next press the letter A, a unique four-digit number for each class...

[Background???]
 5/3,K/3 (Item 1 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rights reserved.
04506254   Supplier Number: 08301723 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic dinosaurs. (home banking, telephone bill paying)
Manelski, Denis; Nahnybida, Simon
United States Banker , v100 , n1 , p45(3) Jan , 1990
ISSN: 0148-8848
Language: ENGLISH
Record Type: FULLTEXT
...provider creates electronic media output from his consumer bill payment system and delivers or
transmits payment directly to the biller. Setting up a such a system, including customizing the output to
conform to each biller's account receivables format, is expensive and presents operational control
problems.
    (2) Automated clearing house customer initiated entry, in...

++

9/3,K/1 (Item 1 from file: 636) <u>Links</u>
Gale Group Newsletter DB(TM)
(c) 2008 The Gale Group. All rights reserved.
02410046   Supplier Number: 44777991 (USE FORMAT 7 FOR FULLTEXT)
FIRST-TIME REGULATORY FEE PAYMENTS PROMISE HEADACHES, QUESTIONS
Local Telecom Competition News , v 2 , n 12 , p N/A June 22 , 1994
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
...the answer is "either/or," although if a carrier depends on an outside lawyer to pay and then chooses to
change law firms, a new account number probably will have to be established.
    There will be some experimentation with electronic filing, but...

9/3,K/2 (Item 2 from file: 636) <u>Links</u>
Gale Group Newsletter DB(TM)
02407836   Supplier Number: 44772493 (USE FORMAT 7 FOR FULLTEXT)
WHILE CARRIERS FACE SHORT FILING DEADLINES AND STIFF PENALTIES, FCC
CREATES MORE QUESTIONS THAN ANSWERS REGARDING NEW FEES
Mobile Phone News , v 12 , n 25 , p N/A June 20 , 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter ; Trade

...commission, the answer is "either/or," although if a licensee depends on a lawyer to pay and then
chooses to change law firms, a new account number probably will have to be established.
    There will be some experimentation with electronic filing, but...

9/3,K/3 (Item 3 from file: 636) <u>Links</u>
Gale Group Newsletter DB(TM)
01346636   Supplier Number: 41617717 (USE FORMAT 7 FOR FULLTEXT)
NACHA RATIFIES RULE AMENDMENTS TO ENHANCE NETWORK
Corporate EFT Report , v 10 , n 20 , p N/A Oct 18 , 1990
Language: English   Record Type: Fulltext
Document Type: Newsletter ; Trade

...amount of liability, NACHA hopes to attract potential originators and receivers of direct deposit benefit
payments.
    Standardizing account number information
    Another rule change is aimed at reducing the number of returned items in the ACH network by
standardizing...

9/3,K/4 (Item 1 from file: 160) <u>Links</u>
Gale Group PROMT(R)
00881733
UK: Historically, the advent of mechanization and automation has raised fears of high
unemployment that have not been realized, according to P Jenkin, Secy of State for Industry.
New Scientist February 24, 1983 p. 26-5271

...Japan and Sweden--have very low rates of unemploymentP Robot installations have a direct and
compensating effect on employment.
The direct effect is the net change in the number of jobs before account is taken of output changes and
improved output often increases jobs. Flexible manufacturing systems provide...

9/3,K/5 (Item 1 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
09907805   Supplier Number: 20053794 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New E-Commerce Management Solution From ibill
PR Newswire , p1210FLW001 Dec 10 , 1997
Language: English

Record Type: Fulltext

...customer service functions.
    Through ibill CMIs, Web administrators have the capability to track transactions via credit card number, process refunds directly, modify payment options, and other transaction management functions. All data is available for download in various formats ...

9/3,K/6 (Item 2 from file: 148) Links
Gale Group Trade & Industry DB
08650245   Supplier Number: 18232114 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Irving offers concession to union in effort to end strike. (Irving Oil Ltd.; Communications, Energy and Paperworkers Union)
Kovski, Alan; Baltimore, Chris
Oil Daily , v46 , n79 , p2(2) April 26 , 1996
ISSN: 0030-1434
Language: English
Record Type: Fulltext; Abstract

...Christie's report. When government mediation failed that month, Irving returned to its December proposal, adjusting the number to 52 to account for workers taking severance pay and one returning to work.
    The company insisted the list was based on assessments of...

9/3,K/7 (Item 3 from file: 148) Links
Gale Group Trade & Industry DB
08572869   Supplier Number: 18148817 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New controls needed for successful EDI transition. (electronic data interchange)(includes related articles)
McNamara, Catherine; Jones, Gary
Corporate Cashflow Magazine , v16 , n11 , p38(4) Nov , 1995
ISSN: 1040-0311
Language: English
Record Type: Fulltext; Abstract

...contained in maintaining these files of bank account and ABA bank identification numbers.
    In electronic payment processing, changing the bank account number automatically changes where the payment goes. Additional security measures must be put in place to guard against fraud. Check-based...

9/3,K/8 (Item 4 from file: 148) Links
Gale Group Trade & Industry DB
07292761   Supplier Number: 15482740 (USE FORMAT 7 OR 9 FOR FULL TEXT)
While carriers face short filing deadlines and stiff penalties, FCC creates more questions than answers regarding new fees. (for the cellular telephone services industry)

Mobile Phone News , v12 , n25 , p1(2) June 20 , 1994
ISSN: 0737-5077
Language: ENGLISH
Record Type: FULLTEXT
...commission, the answer is "either/or," although if a licensee depends on a lawyer to pay and then
chooses to change law firms, a new account number probably will have to be established.
    There will be some experimentation with electronic filing, but...

 9/3,K/9 (Item 5 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
05885621   Supplier Number: 12264023 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New ACH regs would cut costly prenotes, unauthorized debits. (automated clearing houses)
(Trends)
Gage, Theodore Justin
Corporate Cashflow Magazine , v13 , n4 , p11(2) April , 1992
ISSN: 1040-0311
Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT

...continue using prenotes, but they no longer would be required to do so.
    Another NACHA change would expand the maximum number of payment addenda records from
4,990 to 9,999. While 4,990 may seem like a lot, Mr...

 9/3,K/10 (Item 6 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
04850821   Supplier Number: 08986664 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NACHA ratifies rule amendments to enhance network. (National Automated Clearing House
Association)
Corporate EFT Report , v10 , n20 , p5(2) Oct 18 , 1990
ISSN: 0272-0299
Language: ENGLISH
Record Type: FULLTEXT

...amount of liability, NACHA hopes to attract potential originators and receivers of direct deposit benefit
payments.
    Standardizing account number information
    Another rule change is aimed at reducing the number of returned items in the ACH network by
standardizing...

 9/3,K/11 (Item 7 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
04163695   Supplier Number: 08848001 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The corporate huddle. (developing marketing strategies)
Chemical Business , v11 , n10 , p7(1) Nov , 1989
ISSN: 0731-8774
Language: ENGLISH

Record Type: FULLTEXT

...of plain old guesswork. The challenge comes from the fact that the world is always changing--you have to figure out what to account for and compensate for that change, points out Dow Chemical Co. (Midland) vice-president for public affairs T.K. Smith.

Subject Search; non patent literature; full text # 4

```
Set    Items  Description
S1      185  S (ADJUST OR ADJUSTING OR CHANGE OR CHANGING OR MODIFY OR
MODIFICATION OR MODIFYING OR ALTER OR ALTERING OR ALTERATION OR CONFORM?
OR (MAK??? OR MADE)()(LONGER OR SHORTER) OR READJUST OR READJUSTING OR
REVISE OR REVISING OR REVISED OR REVISES OR SHORTEN OR
LENGTHEN)(5N)((ACCOUNT OR CHARGEACCOUNT OR CHARGEACCOUNTS OR
CREDITLINE OR CREDITLINES OR RECORD OR RECORDS OR PASSBOOK OR CHECK OR
CHEQUE OR (CHARGE OR CREDIT OR DEBIT OR BANK OR MASTER OR SMART OR
AMERICAN()EXPRESS)()(CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR
CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR
VISA OR MASTERCARD OR AMEX)(3N)(NUMBER OR FIGURE OR FIGURES OR FORMAT OR
FORMATTING OR ARRANGEMENT OR FORM OR STYLE OR STYLES))
S2       6  S S1 (5N) (CYBERMALL OR CYBERSTORE OR CYBERSHOP? OR CYBERRETAIL?
OR EMALL OR ESTORE OR ECOMMERCE OR EMMERCE OR EBUSINESS OR ESHOPPING OR
ETAIL??? OR ESALES OR ERETAIL? OR CYBERMARKET OR EMARKET OR (ONLINE OR
ON()LINE OR VIRTUAL OR ELECTRONIC OR E OR DIGITAL OR INTERNET OR WEB OR
WORLDWIDE??? OR WIDEWEB)(2W)(SELLING OR COMMERCE OR BUSINESS OR SALES OR
SHOPPING) OR EDI OR ELECTRONIC()DATA()INTERCHANGE OR EDIFACT OR FEDI OR
CYBER OR CYBERSPACE OR VIRTUAL?? OR INTERNET OR WEB OR WORLDWIDE OR
WIDEWEB OR WEBSITE OR WEBSITES OR NETWORK OR NETWORKS OR ONLINE OR
ON()LINE OR EXTRANET OR EXTRANETS OR INTRANET OR INTRANETS OR COMPUTER
OR COMPUTERS OR PROCESSOR OR PROCESSORS OR SERVER OR SERVERS OR
COMPUTING OR SYSTEM OR SYSTEMS)
S3       1  S S2 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS
OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR
PAYMENTS)
S4       0  S S3 NOT PY>1997
S5       7  S S1 (10N)((MAKE OR MAKING)(2W)(PAYMENT OR PAYMENTS) OR PAY OR PAYS
OR PAYING OR COMPENSATING OR COMPENSATING OR COMPENSATE OR PAYMENT OR
PAYMENTS)
S6       2  S S5 NOT PY>1997
S7       2  RD  (unique items)
 ; show files
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[File 625] American Banker Publications 1981-2008/Jun 18

[File 268] Banking Info Source 1981-2008/Jun W3

[File 626] Bond Buyer Full Text 1981-2008/Jun 17

[File 267] Finance & Banking Newsletters 2008/Jun 30

[File 608] KR/T Bus.News. 1992-2008/Jul 02

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7/3,K/1 (Item 1 from file: 268) Links
Banking Info Source
00244908 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit card development strategies for the youth market: The use of conjoint analysis
Kara, Ali; Kaynak, Erdener; Kucukemiroglu, Orsay
International Journal of Bank Marketing , v 12 , n 6 , p 30-36 , 1994 Document Type: Journal Article
 Language: English Record Type: Abstract Fulltext
...VII.(Table VII omitted) However, if we keep all the factor levels the
same for credit card number 1 but just change
the type of payment from "deferred" to "all at once", the market
share declined significantly as we indicated earlier...

7/3,K/2 (Item 1 from file: 608) Links
KR/T Bus.News.
00217887   Story Number: 16550 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DEAD OR ALIVE: CREDIT PROBLEM KEEPS CROPPING UP FOR CALIFORNIA WOMAN
Jennifer Dukes
The Sacramento Bee June 30, 1994 17:42 E.T.
Document Type: Newspaper   Record Type: Fulltext   Language: English
Text:

...because the 1990 error was only partially remedied.
    A computer operator fixed the Social Security payment record but didn't change what Pena called the
"number record."
    "It takes two actions to correct a mistake (in the records)," Pena said. "They're...

Section 3:

10043247 Best results;
REMITTANCE PAYMENT PROCESSING WITH ACCOUNT SCHEMING AND/OR
VALIDATION

[DATE??????]
8/5/2 (Item 2 from file: 350) Links
Derwent WPIX
0009110990 && & *Drawing available*
WPI Acc no: 1999-030677/199903
XRPX Acc No: N1999-023757
Payment system used in communication sale - includes transfer unit which transfers amount
equivalent to goods price to account of company after conforming account number of customer
who established goods transactions with company
Patent Assignee: SANWA GINKO KK (SANW-N)
Inventor: FUNAHASHI T; NAKAMURA Y; TOKITA K

<div align="center">Patent Family (1 patents, 1 & countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10293799	A	19981104	JP 1997102895	A	19970421	199903	B

Alerting Abstract JP A
The system performs a payment when goods transactions exists between a customer of a financial
institution and a predetermined company by transferring the amount equivalent to the goods price from
the account of customer to the account of the company. The customer has a transmitting unit to transmit
customer identification information in order to perform the identification of the customer. A forwarding
unit forwards the customer's call to the financial institution.
The financial institution compares the received firm identification information and the account number of
the company and when they are matched it is stored. The received customer identification information
and the customer's account number are compared. After conforming the corresponding account
number of the customer, transfers the amount equivalent to the goods price to the account of the
company, by a transfer unit.
ADVANTAGE - Settles price payment for goods safely. Eliminates payment by credit card. Enables
settlement by cash for persons who expects cash payment.
===
[Full text attached in separate file]

8/3,K/7 (Item 1 from file: 813) Links
PR Newswire
1197810   FLW001
New E-Commerce Management Solution From ibill
Date: December 10, 1997   08:05 EST   Word Count: 725
Correction:

...customer service functions.
   Through ibill CMIs, Web administrators have the capability to track transactions via credit card
number, process refunds directly, modify payment options, and other transaction management
functions. All data is available for download in various formats...
===

[Background???]

04506254   Supplier Number: 08301723 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic dinosaurs. (home banking, telephone bill paying)
Manelski, Denis; Nahnybida, Simon
United States Banker , v100 , n1 , p45(3) Jan , 1990
ISSN: 0148-8848
Language: ENGLISH
Record Type: FULLTEXT
...provider creates electronic media output from his consumer bill payment system and delivers or transmits payment directly to the biller. Setting up a such a system, including customizing the output to conform to each biller's account receivables format, is expensive and presents operational control problems.
    (2) Automated clearing house customer initiated entry, in...

01346636   Supplier Number: 41617717 (USE FORMAT 7 FOR FULLTEXT)
NACHA RATIFIES RULE AMENDMENTS TO ENHANCE NETWORK
Corporate EFT Report , v 10 , n 20 , p N/A Oct 18 , 1990
Language: English   Record Type: Fulltext
Document Type: Newsletter ; Trade

...amount of liability, NACHA hopes to attract potential originators and receivers of direct deposit benefit payments.
    Standardizing account number information
    Another rule change is aimed at reducing the number of returned items in the ACH network by standardizing...
==